

Non State First Look at PY 2018



Contracting for 2018

- The Health Care Commission (HCC) issued contracts to BCBS of Kansas and Aetna to administer the medical plans
- The HCC approved contracts with Quest and Stormont Vail for preferred lab services

New Plan Offerings

- The HCC voted to add three new plan designs
 - Employees will have five (5) options to consider
 - Aetna and BCBS of Kansas will offer all options
 - Plans A and C will again be offered
 - New are plans J, N and Q

Plans J, N and Q

- Same covered services as Plan C
- New plans offer different employee contribution amounts and out of pockets to give members options
 - Fixed contribution cost vs. out of pocket for services

Plan A

Network

Medical and Pharmacy*	
Medical Deductible	\$1,000/\$2,000/\$3,000
Coinsurance	20%
PCP Office Visit	\$40 Copay
Specialist Visit	\$60 Copay
Pharmacy Coinsurance	20%/40%/65%
Special Case	\$100/30 day
Out of Pocket (OOP) Max	
Medical & Pharmacy	\$6,250/\$12,500

Non Network

Medical*	
Deductible	\$1,200/\$2,400/\$3,600
Coinsurance	50%
Out of Pocket (OOP) Max	
Medical & Pharmacy	\$6,250/\$12,500

HSA or HRA	
Employer Contribution	None
Can EE/SP earn HQ HSA/HRA dollars?	No

***Note:** Discount tier & non covered items or services do not count toward Deductible or OOP Max

Plan C

Network

Medical & Pharmacy*	
Deductible	\$2,750/\$5,500
Medical Coinsurance	20%
Pharmacy* Coinsurance	20%/40%/65%
Out of Pocket (OOP) Max	
Medical & Pharmacy	<i>\$5,500/\$11,000</i>

Non Network

Medical*	
Deductible	\$2,750/\$5,500
Medical Coinsurance	50%
Out of Pocket (OOP) Max	
Medical	<i>\$5,500/\$11,000</i>

HSA or HRA

Employer Contribution	\$1,000/\$1,250/\$1,750
Can EE/SP earn HQ HSA/HRA dollars?	Yes \$500/\$1,000

***Note:** Discount tier & non covered items or services do not count toward Deductible or OOP Max

Plan J

Network

Medical and Pharmacy*	
Deductible	\$500/\$1,000
Medical Coinsurance	25%
Pharmacy* Coinsurance	Same as Plan C
Out of Pocket (OOP) Max	
Medical & Pharmacy	\$7,350/\$14,700

Non Network

Medical*	
Deductible	\$1,000/\$2,000
Medical Coinsurance	50%
Out of Pocket (OOP) Max	
Medical	\$10,000/\$20,000

HRA or HSA

Employer Contribution	None
Can EE/SP earn HQ HSA/HRA dollars?	Yes -HRA only \$500/\$1,000

***Note:** Discount tier & non covered items or services do not count toward Deductible or OOP Max

Plan N

Network

Medical & Pharmacy*	
Deductible	\$2,750/\$5,500
Medical Coinsurance	35%
Pharmacy*	Same as Plan C
Coinsurance	20%/40%/65%
Out of Pocket (OOP) Max	
Medical & Pharmacy	\$6,650/\$13,300

Non Network

Medical*	
Deductible	\$2,750/\$5,500
Medical Coinsurance	50%
Out of Pocket (OOP) Max	
Medical	\$6,650/\$13,300

HRA or HSA	
Employer Contribution	\$500/\$625/\$875
Can EE/SP earn HQ HSA/HRA dollars?	Yes \$500/\$1,000

***Note:** Discount tier & non covered items or services do not count toward Deductible or OOP Max

Plan Q

Network

Non Network

Medical & Pharmacy*		Medical*	
Deductible	\$500/\$1,000	Deductible	\$700/\$1400
Medical Coinsurance	50%	Medical Coinsurance	60%
Pharmacy*	Same as Plan C	Out of Pocket (OOP) Max	
Coinsurance	20%/40%/65%	Medical	\$6,650/\$13,300
Out of Pocket (OOP) Max			
Medical & Pharmacy	\$6,650/\$13,300		

HSA or HRA	
Employer Contribution	None
Can EE/SP earn HQ HSA/HRA dollars?	HRA Only: \$500/\$1,000

***Note:** Discount tier & non covered items or services do not count toward Deductible or OOP Max

HSA or HRA

- New for 2018:
 - On Plan C and N, you can now pick either the HSA or an HRA option
 - HSA – Money is yours and is portable.
 - On Plan C, you must contribute a minimum of \$25 per pay period to receive the employer contribution.
 - Plan N, employees don't have to contribute to get the employer contribution.
 - HRA – No employee contribution required.

*IRS Guidelines on eligibility still apply

Telehealth

- All Plans include the New Telehealth benefits
 - Aetna is offering the Teledoc service
 - BCBS is offering the AmWell Service
- Virtual Office Visits with licensed medical providers via the internet or your smart phone
- Convenient access: Providers available 24/7
- Lower member OOP cost than Urgent Care or ER visits

Preferred Lab Benefits

- SEHP will continue to offer both Stormont Vail as well as Quest Diagnostic preferred lab benefits
- Plan A members will have 100% coverage for eligible outpatient lab services
 - Plans C, J, N, and Q will offer discounts until the deductible is met, the covered services paid at 100% for eligible outpatient lab services

Stormont-Vail
HealthCare



HCC Decisions

- Active Enrollment required for 2018
- Premium Contribution changes for 2018
 - Employer and Employee contributions will increase 7.7%
- Adjustment to spousal tier rates
 - 2018 is the third year of a multi year plan to adjust spousal rate to reflect true cost of coverage
 - Member & Spouse and Family rates include the 7.7% employee increase plus the spousal adjustment

Where Can I Learn About The Plans?

- Employees need to review plan options and Health plan networks and pick a plan for 2018
 - Attend an Open Enrollment meeting in person or online
 - Review the Open Enrollment book
 - Review the SEHP website for 2018
 - Questions: Contact the health plan vendor customer service

What Do I Need to Do?

- During the month of October, you will need to login to the Membership Administrative Portal (MAP) and complete the election process for 2018
 - EEs need to “Save and Submit” elections
 - Print the Pending Elections Statement

Review and Submit

Please review the elections you made shown below. If you are satisfied with these elections, please click the **"Save and Submit"** button to continue.

If you wish to make any changes, you can return to any page by clicking on the page link listed at the top of this page.

Please Note: Your total estimated Semi-Monthly premium shown below **does not** include any FSA or HSA per paycheck contributions that you may have elected. You will need to add any of those contribution amounts to the total shown for your grand total per paycheck amount.

Elections

Medical

Blue Cross Blue Shield

Dental

Delta Dental - Before T

Vision

Surency Vision Enhanc

Healthcare FSA

Dependent Care FSA

HSA Single

Health Savings Accour



Save and Submit

What Happens If I Don't Enroll?

- Open Enrollment is your opportunity to elect your plan for 2018
- If you are currently covered and do not complete the OE election process
 - MAP will default to Plan N with your current medical carrier
 - MAP will also default employer contributions to an HRA
 - You will not be allowed to change your plan election until the next open enrollment in October 2018.

Save The Date Reminder!

Mark Your Calendars today! Set a reminder to make your health plan elections during the month of October.

Thank you for attending the webinar!



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